

PM relaunches Sehat Card health insurance scheme in ICT, AJK, GB

Says access to health facilities is right of every citizen; such facilities should be delivered at their doorsteps

Dawn Report

ISLAMABAD: Prime Minister Shehbaz Sharif on Friday reintroduced the state-run health insurance programme, popularly known as the Sehat Card Programme, in the federal capital, Azad Jammu and Kashmir (AJK), and Gilgit-Baltistan.

Speaking at the launch ceremony of the facility in Islamabad, PM Sharif said, "Access to health facilities is the right of every citizen, and such facilities should be delivered at their doorsteps."

The prime minister added that through the launch of the Sehat Card, his government had taken yet another swift step to serve the nation.

"This step is the revival of the same scheme that my leader, Nawaz Sharif, had initiated in 2016 for the first time," he said.

The scheme was originally introduced in 2016 when the PML-N government was in power. It was made available to citizens in Punjab, Balochistan, and the then Federally Administered Tribal Areas (present-day Khyber Pakhtunkhwa) and the Islamabad Capital Territory (ICT), with expansion plans.

In 2019, the PTI-led government relaunched programme under the title of Sehat Insaf Card after making some changes to it, such as the provision of up to Rs720,000 worth of medical expenses of the family of each beneficiary annually, while those earning less than Rs150,000 per annum were also covered, provided such people also contributed a little to the insurance plan.

The service was partially suspended in the federal territories for three years, while residents of Islamabad, AJK and GB were suffering since March 2024, as the service was completely suspended because the federal government had failed to clear its dues.

"Nothing is more precious in life than health, as it is needed to pursue education, to earn money,

take part in sports, and defeat the opposition. Nawaz Sharif's services will be remembered and spread on a priority basis.

"Today, the Sehat Card is being issued for Islamabad, AJK and the people of GB."

Congratulating the Health Minister, Mustafa Kamal, health secretary, and all the members of his team, PM Shehbaz added, "It should be noted that the elite in Pakistan and across the world can afford expensive treatment for themselves and their families, but it's very hard for a common man, orphan children and labourers to earn money.

"If they or their family members fall sick and die without treatment, the lives of their dependents become very dark."

He added that good health and the right to treatment were every Pakistani's right.

"I hope the health minister, the secretary, and his team, through a third party, will ensure the treatment will be provided properly. And I hope this programme will continue at speed, and you will monitor it," he said, addressing Kamal and his team.

PM Shehbaz also said that he would talk to the chief minister

of Sindh regarding the initiative based on Kamal's suggestion.

"In Punjab, this programme is ongoing and billions of rupees are being spent on it. Likewise, in Balochistan and KP, the programme is running successfully. I am sure Sindh has a similar programme, and its CM is very active regarding health and education. But I will talk to him and resolve the issue so this facility will take shape there as well."

Speaking during the ceremony, Kamal thanked the prime minister for his guidance and efforts to make the initiative possible.

"This programme was initiated in 2016 by your government, and provinces took it up. However, it was abandoned in the federal territories for the last three years, so we've proposed its revival.

"Now, the government will provide free-of-charge health facilities to citizens living in Islamabad, GB and AJK, making up nearly 10 million people," he said.

Detailing the benefits of the Sehat Card, the health minister said that citizens would be able to use their card instead of cash at hospitals.

ECP finally withdraws schedule of LG polls in Islamabad

Thousands had filed nomination papers from across 125 UCs for already delayed polls on Feb 15

By Kashif Abbasi

ISLAMABAD: After the promulgation of the Islamabad Capital Territory Local Government (Amendment) Ordinance 2026, the Election Commission of Pakistan (ECP) on Friday withdrew the election schedule.

The elections were supposed to be held on February 15. However, despite the issuance of the election schedule and submission of thousands of nomination papers from across 125 Union Councils, the government came up with amendments to the local government Act. This resulted in cancellation of the election schedule.

"Consequent upon the promulgation of Islamabad Local Government Territory Local Government (Amendment) Ordinance 2026 dated 10th January, 2026 by the Federal Government, wherein structure of Local Government and mode of Local Government have been

changed. Resultantly, ECP recalls election program of Local Government in Islamabad," read a notification issued by ECP.

Recently, President Asif Ali Zardari accorded assent to an ordinance, approving several amendments to Local Government Act 2015.

Besides replacing Metropolitan Corporation Islamabad (MCI) with three town corporations, the government-appointed administrator has been given more powers and indefinite tenure.

The ordinance stated that in the absence of the local government, the administrator can hold office until the new local government elections are held, replacing the bar that the administrator's tenure shall not exceed six months. The ordinance also empowered the administrator to levy tax, fee, rate, rent, toll charge or surcharge.

The ordinance is based on approval of the federal cabinet, which recently had approved 14 amendments to the Act, including a change in the name of the Metropolitan Corporation Islamabad, replacing it with "Town Corporations".

According to the ordinance, there will be three town corporations in Islamabad and each town corporation will comprise, as far as practicable, the territo-

rial limits of a National Assembly (NA) constituency within the capital. Islamabad has three NA seats.

It is relevant to note here when the election schedule was announced by the ECP, the local chapter of the PTI had stated that the government fearing defeat would opt for an escape route and would not conduct the elections in February.

However, PML-N former deputy mayor Syed Zeeshan Ali Naqvi rejected the claim, stating that the ordinance was brought for a better local government system in Islamabad.

"Whenever new schedule will be announced, we will win elections as we did in 2015. Under new system, there will be three town corporations and three mayors. It's a good move to serve public in better way," he said.

Whenever elections are held, according to the ordinance, each town corporation will have a Mayor and two deputy mayors, four women, one peasant/worker, one trader/ businessman, one youth member and one non-Muslim member.

The term of the last local government expired in February 2021, and since then the elections have been delayed under various pretexts. As a result, around 2.5 million residents of Islamabad continue to face

issues ranging from water shortages to unpaved streets etc.

Earlier, the ECP conducted delimitations of constituencies multiple times and issued election schedules on several occasions, only for them to be cancelled later. A few years ago, the elections were even cancelled a day before polling.

When the local government's term ended in 2021, the PTI was in power and elections were supposed to be held within 120 days. However, the PTI government did not take serious steps to conduct the polls. LATER, When the Pakistan Democratic Movement (PDM) came to power, it too delayed the elections.

During the PDM's tenure, elections were set to be held in 50 union councils (UCs), but the government argued that the number should be increased to 101 UCs, leading to further delays.

Later, when arrangements were finalised to hold elections in 101 UCs, the PDM government proposed increasing the number of UCs from 101 to 125. Elections were then scheduled for 125 UCs, but in September last year the government decided to increase the number of general seats in the UCs. Last month, the ECP had decided to hold the elections in 125 UCs on Feb 15 and issued the schedule.

Senior revenue official qualified to hold inquiry in state subject cases: AJK High Court

By Tariq Naqash

MUZAFFARABAD: The Azad Jammu and Kashmir (AJK) High Court on Friday ruled that the Senior Member of the Board of Revenue (SMBR) possessed the requisite "judicial experience" to head an inquiry committee constituted under the AJK State Subjects Act, 1980, dismissing a writ petition that had challenged the legality of such an appointment.

The petition was filed by Amer Mehboob, a Rawalpindi-based journalist, in June 2024, assailing a notification dated February 29, the same year, and subsequent notices issued on April 3 and May 20, through which an inquiry committee was constituted to examine the authenticity of his State Subject Certificate.

A division bench comprising Justice Sardar Muhammad Ejaz and Justice Chaudhary Khalid Rasheed dismissed the petition for being "devoid of merit and motivated by an attempt to delay statutory proceedings aimed at the deprivation of a state subject certificate."

In a detailed judgment authored by Justice Rasheed, the court noted that the case had earlier been dismissed in limine but was remanded by the AJK Supreme Court with a specific direction to determine whether the SMBR qualified as a "judicial officer" within the meaning of Section 4(5) of the State Subjects Act, 1980.

The bench observed that while the Act and the corresponding Rules of 1980 did not define the expression "judicial experience," its interpretation had to be guided by settled legal principles and authoritative definitions.

The judgment also highlighted that under the AJK Board of Revenue Act, 1993, the Board functioned as the highest court of appeal in revenue matters, rendering proceedings before it inherently judicial in nature.

Tracing the career progression of revenue officers in AJK, the court noted that assistant commissioners exercised magisterial powers, deputy commissioners conducted trials and recorded evidence, commissioners decided appeals and revisions, and Members of the Board of Revenue adjudicated disputes affecting proprietary and civil rights.

Such cumulative exposure, the court held, clearly constituted judicial experience.

Therefore, the bench declared that the appointment of the SMBR as chairman of the inquiry committee was lawful and fully consonant with Section 4(5) of the State Subjects Act, 1980.

Addressing the petitioner's contention that notices had not been issued directly by the AJK government, the court held that the statute did not require the government to

issue notices personally once the inquiry committee was constituted.

The bench remarked that instead of appearing before the inquiry committee, the petitioner had approached the court to stall the process, a conduct the court described as procrastinatory.

Rejecting the precedents cited by the petitioner as inapplicable to the facts of the case, the court dismissed the petition and directed the inquiry committee to conclude proceedings within one month, ensuring a fair opportunity of hearing to the petitioner in accordance with law.



HEADQUARTERS
PAKISTAN MARITIME SECURITY AGENCY
PLOT NO 34-A, DOCKYARD ROAD KARACHI
PH NO. 99214961, 48509194

QUOTATION NOTICE
1. As per rules/regulations in vogue, sealed quotations are invited from Sales Tax registered Suppliers / Contractors for:
a. Major Overhaul of Genset No. 1 - PMSA BASOL.
2. IT Form / Specifications / Scope of work and quoting procedure may be obtained from Procurement and Contract Cell during working hours (Telephone No 99214961, 48509194 Fax No 99214625) and on PPRA website. Last date of submission of applications is **11 Feb 2026 at 1100 Hrs** and Tender will open on same day at **1130 Hrs** at HQ PMSA/ D (P & CC) Office. PMSA may reject all bids or proposal at any time prior to the acceptance of the bid or proposal as per PPRA Rule 33(i).
PID K-2424/25
Deputy Director General

BEFORE:- DR. HATIM AZIZ SOLANGI JUDGE
IN THE BANKING COURT NO.V, AT KARACHI.
BLOCK NO. 48-C, PAKISTAN SECRETARIAT, SADDAR KARACHI.
SUIT NO: 19 OF 2026
ZARAI TARAQIATI BANK LTD; (ZTBL);
HAVING ITS ZONAL OFFICE AT ST-43, BLOCK NO. 1, SCHEME NO. 3, GULISTAN-E-JOHAR, KARACHI: 75290 AND ITS CONCERNED BRANCH: IBRAHIM HYDERI BRANCH KARACHI.....**PLAINTIFF**
Versus
MR. MUHAMMAD SADIQ S/O KHALIL AHMED,
CNIC: 42101-3452176-7 RESIDENT OF: H. NO.218-F, SHEET NO.5, ACTOR 11 1/2, MANSOOR NAGAR, ORANGI TOWN, KARACHI.....**DEFENDANT**
To The above named Defendant.
Whereas the Plaintiff above named has instituted a Suit against you **RS. 9,944,48/- ALONG WITH COST OF FUNDS FROM THE DATE OF DEFAULT TILL REALIZATION UNDER SECTION 09 OF THE FINANCIAL INSTITUTION RECOVERY OF FINANCES ORDINANCE NO. XLVI OF 2001.** You are hereby summoned to cause your appearance in this court on 24th day of FEBRUARY, 2026 at 8:30 A.M and apply for leave to defend the suit within thirty days from the service hereof. In case of default, the plaintiff will be entitled at any time after the expiration of such thirty days (30) to obtain a decree with costs and such mark-up / interest, if any, as the Court may order.
The application for leave to defend shall be in the form of a written statement and shall contain a summary of the substantial questions of law as well as fact in respect of which, in your opinion the evidence is required to be recorded as contained in section 10 of the above said ordinance.
Dated 15th Day of JANUARY, 2026.
BY ORDER
(ZUHAIB AHMED JAMALI)
READER
BANKING COURT NO.V, KARACHI



OFFICE OF THE CHAIRMAN PROCUREMENT COMMITTEE
ENGINEERING DEPARTMENT
KARACHI METROPOLITAN CORPORATION

Camp Office # 01, Behind Dawood Engineering University Engineering Department K.M.C Muslimabad Karachi.
No. CPC/ED/KMC/2025-26/ /Karachi
Dated: - -2026

NOTICE INVITING TENDERS
(Method of Procurement: Single Stage - One Envelope Procedure)
Tenders are invited E-Bid through newly method of "EPADS" on Single Stage One Envelope Procedure from eligible bidders as per details below, strictly in accordance with SPPRA's E-Procurement submission requirements:

SN	Name of Scheme	Estimated Cost Rs.	Bid Security	Tender Cost Rs.	PEC Category with Codes
I.	RECONSTRUCTION / REHABILITATION OF INTERNAL ROADS CONNECTIVITY OF MAJOR ROADS IN DIFFERENT DISTRICT OF KARACHI.				
a).	PACKAGE-01:- IMPROVEMENT AND REHABILITATION OF OLYMPIAN ISLAHUDDIN ROAD FROM UNIVERSITY ROAD TO NEW DHORAJI AND CONNECTING STREETS, DISTRICT EAST. 2). IMPROVEMENT AND REHABILITATION OF NAQASH KAZMI ROAD VIA PATEL HOSPITAL FROM RASHID MINHAS ROAD TO ABULHASAN ISPHANI ROAD, DISTRICT EAST.	329,143,395/-	5% of Estimated Cost	5,000/-	Valid PEC License in Category C-3 or above alongwith the fields of specialization codes CE01, CE09, CE10, EE06
b).	PACKAGE-02:- IMPROVEMENT & REHABILITATION OF SEHBA AKHTAR ROAD INCLUDING SEWORAGE SYSTEM INCLUDING SURROUNDING AREA DICTRICT EAST,KARACHI.	257,557,564/-	5% of Estimated Cost	5,000/-	Valid PEC License in Category C-3 or above alongwith the fields of specialization codes CE01, CE09, CE10, EE06
c).	PACKAGE-03:- IMPROVEMENT AND REHABILITATION OF MIRZA ADAM KHAN ROAD INCLUDING STORM WATER DRAIN, FROM GARDEN OFFICIAL STREET TO MARI PUR ROAD, DISTRICT SOUTH.	472,642,541/-	5% of Estimated Cost	5,000/-	Valid PEC License in Category C-3 or above alongwith the fields of specialization codes CE01, CE09, CE10, EE06

MANDATORY REQUIREMENT:
a) The participants must quote their rates both in words and figures.
b) Bid should be signed along-with company's stamp.
c) Bid Security / Earnest Money should be made from the Account of the Company / Firm of the participant.
d) Pay Order of the Bid Security shall be uploaded along-with Bid on the website of "EPADS SPPRA Sindh as well as shall be submit Physically Before Opening of bid in the Office of the Chairman Procurement Committee, Engineering Department KMC, Behind Dawood Engineering University New M.A. Jinnah Road Musimabad Karachi.
e) Integrity Pact on the Stamp Paper worth Rs 200/-.
f) The bidder shall submit non-refundable Tender(s) cost as mentioned in the NIT in shape of Pay-Order from any scheduled Bank of Pakistan in favour of Karachi Metropolitan Corporation (KMC) at the time of the announcement.

ELIGIBILITY CRITERIA:
a) Valid Electrical License from Government of Sindh (Karachi Region).
b) Valid PEC June 2026, and Category relevant field of specialization codes (where applicable).
c) Valid NTN Certificate (The bidder shall be on active Tax payer List. of Federal Board of Revenue (FBR).
d) Valid SRB Registration Certificate. (The bidder shall be on active Tax payer List of Sindh Revenue Board (SRB).
e) Proposed Construction Schedule: The Bidder must provided Construction Schedule in Bar Chart as per Appendix-E. (as required and mentioned in Bidding Documents).
f) Affidavit / Undertaking regarding Firm never been black listed OR not involved in any Court Case/Litigation with any Government/Semi Government Department for the last five years.
g) Average Annual Turnover at least:

1. Package: 01 Rs. 329.143 Million Minimum cost of the scheme / project during last five years.
2. Package: 02 Rs. 257.558 Million Minimum cost of the scheme / project during last five years.
3. Package: 03 Rs. 472.643 Million Minimum cost of the scheme / project during last five years.

h) Annual Audit Report of last five years from (ICAP) Registration Audit Firms, Audit Report issued other than (ICAP) registered audit firms will not be accepted.
i) List of Machinery and Equipment available with documentary evidence of its ownership / Lease / rented (as required and mentioned in Bidding Documents).
j) Specific Construction Experience in similar nature of work (s) executed during the last five year(s) duly supported with completion certificates as 100% Work Experience should be in any Government Sector/ Semi Government Sector.

1. At least one similar nature of work having minimum cost 80% of the estimated cost of work: OR
2. At least two similar nature works each having minimum cost 50% of the estimated cost:

k) Bio data of Engineering and Technical Staff working with the firm as required and mentioned in bidding documents.

TERMS & CONDITIONS:
1. **Bidding / Tender Documents:** Bidding Documents shall be downloaded from the website of "EPADS" (<http://portalsindh.eprocurement.gov.pk/>) of SPPRA Sindh.
2. **Submission Date:** All bids must be submitted ONLINE only via SPPRA e-Procurement System "EPADS" (<http://portalsindh.eprocurement.gov.pk/>) and manual physical submissions will not be accepted.

Bid shall be submitted online on or before 10-02-2026 by 11:00 AM and will be opened on 10-02-2026 by 11:30 AM.
In case of any reasons, if the tenders are not responded on the above date, the next date of submitted online on or before 26-02-2026 by 11:00 AM and will be opened on 26-02-2026 by 11:30 AM .
3. **Under following Conditions bid will be rejected:**

i. Hard Copy of Bid or by Hand bid will not be accepted.
ii. Conditional Bid will not be accepted.
iii. Bid uploaded / submitted after specified date and time.
iv. Black listed firms.
v. Submitted Documents if found forged at any stage.
vi. Pay-Order of the Bid Security submitted physically before the date of opening.
4. The competent authority reserves the right to reject any or all proposals subject to the relevant provision of SPPRA Rules.
5. Interested bidders are requested to register their firm(s) / company(s) on SPPRA website of "EPADS" (<http://portalsindh.eprocurement.gov.pk/>) for submission of e-bid.
6. In case the date of opening or last date of sale is declared as a public holiday by the Government or non-working day due to any reason, the next working day shall be deemed to be the date for last date of sale and submission and opening of tenders accordingly. The time and venue shall remain the same.
7. Joint Venture (JV) will not be allowed.
8. All SPPRA Rules / Notifications must be followed.

Chairman Procurement Committee
Engineering Department
Karachi Metropolitan Corporation
INF/MM/117/2026